

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

**Chelsea Renee Eighner
Andrew Michael Caldwell**Case No. **23-50075**CHAPTER 13 PLAN ☒ ModifiedDated: **May 8, 2023**

Debtor.

In a joint case, debtor means debtors in this plan.

Part 1. NOTICE OF NONSTANDARD PLAN PROVISIONS, SECURED CLAIM LIMITATIONS, AND LIEN OR SECURITY INTEREST AVOIDANCE: Debtor must check the appropriate boxes below to state whether or not the plan includes each of the following items:

1.1	A limit on the amount of a secured claim based on a valuation of the collateral for the claim, set out in Parts 9 or 16	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.2	Avoidance of a security interest or lien, set out in Part 16	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.3	Nonstandard provisions, set out in Part 16	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

Part 2. DEBTOR'S PAYMENTS TO TRUSTEE: The initial plan payment is due not later than 30 days after the order for relief, unless the court orders otherwise.

2.1 As of the date of this plan, the debtor has paid the trustee \$__.

2.2 After the date of this plan, the debtor will pay the trustee:

Plan payment	Start MM/YYYY	End MM/YYYY	Total
\$600.00	03/2023 (2 months)	04/2023	\$1,200.00
\$1,500.00	05/2023 (10 months)	02/2024	\$15,000.00
\$2,500.00	03/2024 (12 months)	02/2025	\$30,000.00
\$3,500.00	03/2025 (12 months)	02/2026	\$42,000.00
\$4,500.00	03/2026 (12 months)	02/2027	\$54,000.00
\$4,412.00	03/2027 (12 months)	02/2028	\$52,944.00
TOTAL:			\$195,144.00

2.3 The minimum plan length is ☐ 36 months or ☒ 60 months from the date of the initial plan payment unless all allowed claims are paid in a shorter time.2.4 The debtor will also pay the trustee **NONE**.2.5 The debtor will pay the trustee a total of \$ **195,144.00** [lines 2.1 + 2.2 + 2.4]

Part 3. PAYMENTS BY TRUSTEE AND TRUSTEE'S FEES: Prior to confirmation of the plan, the trustee will pay from available funds payments designated as Adequate Protection ("Adq. Pro.") under Parts 8 and 9 to creditors with claims secured by personal property. All other funds will be disbursed by the trustee following confirmation of the plan as soon as is practicable. The trustee will pay from available funds only to creditors for which proofs of claim have been filed. The trustee is not required to retain funds for any claim for which a proof of claim has not been timely filed and may disburse those funds to other claimants. The trustee may collect a fee of up to 10% of plan payments, or \$ **19,514.40** [line 2.5 x .10]

Part 4. EXECUTORY CONTRACTS AND UNEXPIRED LEASES [§ 365] — The debtor assumes the following executory contracts or unexpired leases. Debtor will pay directly to creditors all payments that come due after the date the petition was filed. Cure provisions, if any, are set forth in Part 7.

Creditor	Description of Property
-NONE-	

Part 5. CLAIMS NOT IN DEFAULT — Payments on the following claims are current. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens, if any.

Creditor	Description of Property
5.1 Freedom Road Financial	2018 Articat Altera 700 ATV

Part 6. HOME MORTGAGES IN DEFAULT (§§ 1322(b)(5) and 1322(e)) — The trustee will pay the amount of default listed in the proof of claim on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens. **All following entries are estimates.**

	Creditor	Amount of default	Monthly payment	Beginning in #mo./yr.	# of payments	Remaining Payments	+ amount paid to date by Trustee (mod plan only)	Total payments
6.1	Midland Mortgage Co	\$12,215.82	Pro Rata	03/2023	Pro Rata	\$12,215.82	\$0.00	\$12,215.82
TOTAL								\$12,215.82

Part 7. CLAIMS IN DEFAULT (§§ 1322 (b)(3) and (5) and 1322(e)): The trustee will pay the amount of default listed in the proof of claim in the amount allowed on the following claims. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens, if any. **All following entries are estimates, except for interest rate.**

								<i>+ amount paid to date by Trustee (mod plan only)</i>	
	Creditor	Amount of default	Interest rate (if any)	Beginning in mo.yr	Monthly Payments	# of payments	Remaining Payments		= Total payments
	-NONE-								
TOTAL									\$0.00

Part 8. SECURED CLAIMS SUBJECT TO MODIFICATION (“CRAMDOWN”) PURSUANT TO § 506 (§ 1325(a)(5)) The trustee will pay the amount set forth in the “Total Payments” column below on the following secured claims if a proof of claim is filed and allowed. Notwithstanding a creditor’s proof of claim filed before or after confirmation, the amount listed in the secured claim amount column binds the creditor pursuant to 11 U.S.C. § 1327 and confirmation of the plan is a determination of the creditor’s allowed secured claim. For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with FRBP 3012(c) controls over any contrary amount. Unless otherwise specified in Part 16, the creditors listed in this Part retain the liens securing their allowed secured claims to the extent provided under 11 U.S.C. § 1325(a)(5)(B)(i). Any allowed unsecured portion of the claim will be paid under Part 12, Part 13, or Part 14.

	Creditor	Est. Claim amount	Secured claim amount	Int. Rate	Adq. Pro. (Check)	Begin-ni ng in mo./yr.	Monthly payment	# of Payments	Remaining payments	+amount paid to date by Trustee (mod plan only)	= Total payments
	-NONE-				<input type="checkbox"/>						
										TOTAL	\$0.00

Part 9. SECURED CLAIMS EXCLUDED FROM § 506 AND NOT SUBJECT TO MODIFICATION (“CRAMDOW”) (§ 1325(a)) (910 vehicles and other things of value)(allowed secured claim controls over any contrary amount): The trustee will pay the amount of the allowed secured claim listed in the proof of claim at the interest rate set forth below. Any allowed unsecured portion of the claim will be paid under Part 12, Part 13, or Part 14. All following entries are estimates, except for interest rate. Unless otherwise specified in Part 16, the creditors listed in this Part retain the liens securing their allowed secured claims to the extent provided under 11 U.S.C. §1325(a)(5)(B)(i).

	Creditor	Est. Secured Claim amount	Int. rate	Adq. Pro. (Check)	Beginning in mo./yr.	Monthly payment	# of Payments	Remaining payments	+amount paid to date by Trustee (mod plan only)	Total payments
9.1	Bridgecrest Acceptance Corp	\$19,317.02	8.50	<input checked="" type="checkbox"/>	03/2023	\$193.00	3	\$579.00	\$0.00	\$23,779.00
					06/2023	\$414.29	56	\$23,200.00		
9.2	Global Lending Services LLC	\$14,343.46	8.50	<input checked="" type="checkbox"/>	03/2023	\$145.00	3	\$435.00	\$0.00	\$17,657.00
					06/2023	\$307.54	56	\$17,222.00		
TOTAL										\$41,436.00

Part 10. PRIORITY CLAIMS (not including claims under Part 11): The trustee will pay in full all claims entitled to priority under § 507(a)(2) through (a)(10), including the following. **The amounts listed are estimates.** The trustee will pay the allowed portion of the priority amount listed in the proof of claim.

	Creditor	Claim Amount	Beginning in mo.yr.	Monthly payment	# of payments	Remaining payments	+ amount paid to date by Trustee (mod plan only)	=Total payments
10.1	Attorney Fees	\$3,500.00	03/2023	\$437.50	8	\$3,500.00	\$0.00	\$3,500.00
10.2	Internal Revenue Service	\$7,543.00	03/2023	Pro Rata	Pro Rata	\$7,543.00	\$0.00	\$7,543.00
10.3	MN Dept of Revenue	\$240.00	03/2023	Pro Rata	Pro Rata	\$240.00	\$0.00	\$240.00
TOTAL								\$11,283.00

Part 11. DOMESTIC SUPPORT OBLIGATION CLAIMS: The trustee will pay in full all domestic support obligation claims entitled to priority under § 507(a)(1), including the following. **The amounts listed are estimates.** The trustee will pay the allowed portion of the priority amount listed in the proof of claim.

	Creditor	Claim amount	Beginning in mo./yr.	Monthly payment	# of payments	Remaining payments	+ amount paid to date by Trustee (mod plan only)	=Total payments
	-NONE-							
TOTAL								\$0.00

Part 12. SEPARATE CLASSES OF UNSECURED CLAIMS — In addition to the class of unsecured claims specified in Part 13, there shall be separate classes of non-priority unsecured creditors including the following. The trustee will pay the allowed portion of the nonpriority amount listed in the proof of claim. **All following entries are estimates.**

	Creditor	Undersecured claim amount	Interest Rate (if any)	Beginning in mo./yr.	Monthly Payment	# of Payments	Remaining payments	+ amount paid to date by Trustee (mod plan only)	= Total payments
	-NONE-								
TOTAL									\$0.00

Part 13. TIMELY FILED UNSECURED CLAIMS — The trustee will pay holders of allowed non-priority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under Parts 3, 6, 7, 8, 9, 10, 11, and 12 their pro rata share of approximately \$ **110,694.78** [line 2.5 minus totals in Parts 3, 6, 7, 8, 9, 10, 11, and 12].

13.1 The debtor estimates that the total unsecured claims held by creditors listed in Part 8 and 9 are \$ **0.00**.

13.2 The debtor estimates that the debtor's total unsecured claims (excluding those in Part 8 and 9) are \$ **66,872.20**.

13.3 Total estimated unsecured claims are \$ **66,872.20** [lines 13.1 + 13.2].

Part 14. TARDILY-FILED UNSECURED CREDITORS — All money paid by the debtor to the trustee under Part 2, but not distributed by the trustee under Parts 3, 6, 7, 8, 9, 10, 11, 12, and 13, will be paid to holders of allowed nonpriority unsecured claims for which proofs of claim were tardily filed. Tardily filed claims remain subject to objection pursuant to 11 U.S.C. §502(b)(9).

Part 15. SURRENDER OF COLLATERAL AND REQUEST FOR TERMINATION OF STAY: The debtor has surrendered or will surrender the following property to the creditor. The debtor requests that the stays under §§ 362(a) and §§ 1301(a) be terminated as to the surrendered collateral upon confirmation of the plan.

	Creditor	Description of Property (including complete legal description of real property)
	-NONE-	

Part 16. NONSTANDARD PROVISIONS: The Trustee may distribute additional sums not expressly provided for herein at the trustee's discretion. Any nonstandard provisions, as defined in FRBP 3015(c), must be in this Part. Any nonstandard provision placed elsewhere in the plan is void. Any request by the debtor to modify a claim secured only by a security interest in real property that is the debtor's principal residence must be listed in this Part and the debtor must bring a motion to determine the value of the secured claim pursuant to Local Rule 3012-1(a).

16.1	*The plan is a step plan which will pay as follows: \$600.00 Monthly for 2 months, then \$1,500.00 Monthly for 10 months, then \$2,500.00 Monthly for 12 months, then \$3,500.00 Monthly for 12 months, then \$4,500.00 Monthly for 12 months, then \$4,412.00 Monthly for 12 months
16.2	<p>This is a 100% plan. Allowed general unsecured non-priority claims shall be paid in full.</p> <p>The Debtors shall provide the trustee with copies of any pay stubs that reflect a bonus. Debtors shall turnover net bonuses to the trustee within 10 days of receipt.</p> <p>A proof of claim may be filed by the Internal Revenue Service (IRS) for a claim against the debtors for taxes that become payable to the IRS post-petition, limited to only the tax year for which the bankruptcy case was filed. The trustee shall pay such claim as submitted as funds are available pursuant to 11 U.S.C. Statute 1305.</p> <p>The debtor shall send the Trustee each year during the Chapter 13 Plan, copies of his/her federal and state income tax returns at the time they are filed. If the debtor receives a refund from the federal taxing agency but owes the state taxing agency (or vice-versa), the debtor will net the two out and pay the trustee the amount over \$1,200 for a single filer, or \$2,000 for a joint filer (not including any Earned Income Credit or Working Family Credit). Any additional amounts shall be turned over to the Chapter 13 trustee as additional plan payments.</p> <p>APPROVAL NOT REQUIRED TO INCUR POST PETITION DEBT. Approval by the bankruptcy court, or Chapter 13 trustee, shall not be required prior to debtor incurring ordinary consumer debt while this case is pending. Letters of approval will not be provided by the Chapter 13 trustee and one is not needed for debtor to incur post-petition ordinary consumer debt in Minnesota. All parties in interest retain all rights regarding the treatment of this debt in future modified plans and motions to confirm such plans.</p> <p>Upon the granting of relief from the automatic stay, the trustee shall cease payments on account of the secured portion of the applicable claim. For any claim arising from the granting of relief from the automatic stay, surrender, foreclosure, repossession, or return of any collateral to any creditor listed in Parts 5, 6, 7, 8, 9, 10, 16 or Non-standard provisions, for any reason, including plan modification, the trustee shall pay such claim as a general unsecured claim upon amendment of the applicable claim. Any alleged balance of any claim to such creditor shall be discharged upon the debtors receiving a discharge in this case.</p> <p>All secured creditors being paid direct (outside the Chapter 13 plan) on the plan may, upon confirmation of the plan, send debtor monthly statements and are authorized to speak to debtor about post-petition payments.</p>
16.3	

SUMMARY OF PAYMENTS:

Class of Payment	Amount to be paid
Payments by trustee [Part 3]	\$ 19,514.40
Home mortgages in default [Part 6]	\$ 12,215.82
Claims in Default [Part 7]	\$ 0.00
Secured claims subject to modification (cramdown) pursuant to § 506 [Part 8]	\$ 0.00
Secured claims excluded from § 506 [Part 9]	\$ 41,436.00
Priority Claims [Part 10]	\$ 11,283.00
Domestic support obligation claims [Part 11]	\$ 0.00
Separate classes of unsecured claims [Part 12]	\$ 0.00
Timely filed unsecured claims [Part 13]	\$ 110,694.78
TOTAL (must equal line 2.5)	\$ 195,144.00

Certification regarding nonstandard provisions:

I certify that this plan contains no nonstandard provision except as placed in Part 16.

Signed: /s/ Amanda M. Rosback
Amanda M. Rosback 0399772
Attorney for debtor

Signed: /s/ Chelsea Renee Eighner
Chelsea Renee Eighner
Debtor 1

Signed: /s/ Andrew Michael Caldwell
Andrew Michael Caldwell
Debtor 2 (if joint case)

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re: Chelsea Renee Eighner
Andrew Michael Caldwell

Case No. 23-50075

Debtors.

NOTICE OF CONFIRMATION HEARING

PLEASE TAKE NOTICE that the Confirmation Hearing on the Chapter 13 Plan is scheduled on June 21, 2023 at 9:15 a.m. The hearing will be held telephonically. Please contact Judge Fisher's Courtroom Deputy by email at mn_b_fisher_13_duluth@mn_b.uscourts.gov or by telephone at (218) 529-3601 to obtain the telephonic information.

Any objection to the modified plan shall be filed and served not later than 48 hours prior to the time and date set for the confirmation hearing.

Dated this 8th day of May, 2023.

LIFE BACK LAW FIRM, P.A.

/s/ AMANDA M. ROSBACK #0399772
Attorney for Debtors
13 Seventh Avenue South
St. Cloud, Minnesota 56301
(320) 252-0330
amanda@lifebacklaw.com

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re: Chelsea Renee Eighner
Andrew Michael Caldwell

Case No. 23-50075

Debtors.

UNSWORN CERTIFICATE OF SERVICE

I, Samantha M. Googins, declare under penalty of perjury that on May 8, 2023, I caused to be served the Notice of Confirmation Hearing and Modified Chapter 13 Plan and Amended Schedules via the CM/ECF system to those parties requesting electronic notification and upon all parties in interest at the addresses set forth in the exhibit which is attached hereto, by first class mail.

Dated: May 8, 2023

/s/ Samantha M. Googins
Samantha M. Googins
LifeBack Law Firm, P.A.

Label Matrix for local noticing 0864-5 Case 23-50075 District of Minnesota Duluth Thu May 4 08:29:04 CDT 2023	MidFirst Bank 999 NW Grand Boulevard Oklahoma City, OK 73118-6051	Duluth 404 Gerald W. Heaney Federal Building and U.S. Courthouse and Customhouse 515 West First Street Duluth, MN 55802-1302
ADVANTAGE COLLECTION PROFESSIONALS PO BOX 353 CAMBRIDGE, MN 55008-0353	Advantage Collection Professionals Attn: Bankruptcy Po Box 353 Cambridge MN 55008-0353	Brandon S. Lefkowitz 29777 Telegraph Road, Suite 2440 Southfield, MI 48034-7667
Bridgecrest Acceptance Corp 7300 East Hampton Avenue Suite 100 Mesa AZ 85209-3324	Bridgecrest Acceptance Corporation AIS Portfolio Services, LLC 4515 N Santa Fe Ave. Dept. APS Oklahoma City, OK 73118-7901	Capital Community Bank c/o Opportunity Financial, LLC 130 E. Randolph Street, Suite 3400 Chicago, IL 60601-6379
Capital One Attn: Bankruptcy P.O. Box 30285 Salt Lake City UT 84130-0285	Capital One N.A. by American InfoSource as agent PO Box 71083 Charlotte, NC 28272-1083	Carvana, LLC / Bridgecrest c/o AIS Portfolio PO Box 4138 Houston, TX 77210-4138
Cavalry Portfolio Services Attn: Bankruptcy 500 Summit Lake Drive, Suite 400 Vahalla NY 10595-2321	Cavalry SPV I, LLC % Gurstel Law Firm 6681 Country Club Dr Golden Valley MN 55427-4601	Cavalry SPV I, LLC PO Box 4252 Greenwich, CT 06831-0405
Central Credit Services, LLC Attn: Bankruptcy 9550 Regency Square Blvd, Ste 500 A Jacksonville FL 32225-8169	(p)CONTINENTAL FINANCE COMPANY PO BOX 3220 BUFFALO NY 14240-3220	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025
Discover Financial Attn: Bankruptcy Po Box 3025 New Albany OH 43054-3025	Fairview Health Services PO Box 9459 Minneapolis MN 55440-9459	Finwise Rise Attention Bankruptcy Po Box 679900 Dallas TX 75267-9904
Freedom Road Financial Attn: Bankruptcy Po Box 4597 Oak Brook IL 60522-4597	FreedomRoad Financial c/o Wayfinder BK, LLC PO Box 64090 Tucson, AZ 85728-4090	Genesis FS Card Attn: Bankruptcy Po Box 4477 Beaverton OR 97076-4401
Genesis FS Card Services Attn: Bankruptcy Po Box 4477 Beaverton OR 97076-4401	(p)GLOBAL LENDING SERVICES LLC 1200 BROOKFIELD BLVD STE 300 GREENVILLE SC 29607-6583	Gurstel Law Firm, PC 6681 Country Club Drive Golden Valley MN 55427-4601
Internal Revenue Service Centralized Insolvency PO Box 7346 Philadelphia PA 19101-7346	LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	MN Dept of Revenue Attn: Denise Jones PO Box 64447 Saint Paul MN 55164-0447

Messerli & Kramer
3033 Campus Drive
Suite 250
Plymouth MN 55441-2662

Midland Credit Management
16 McLeland Rd
Saint Cloud MN 56303-2198

Midland Credit Management, Inc.
PO Box 2037
Warren, MI 48090-2037

Midland Funding/Midland Credit Mgmt
Attn: Bankruptcy
Po Box 939069
San Diego CA 92193-9069

Midland Mortgage Co
Attn: Customer Service/Bankruptcy
Po Box 26648
Oklahoma City OK 73126-0648

NCB Management Services
Attn: Bankruptcy
1 Allied Drive
Feasterville-Treves PA 19053-6945

NetCredit
Attn: Bankruptcy
175 W. Jackson Blvd, Ste 1000
Chicago IL 60604-2863

OneMain Financial
Attn: Bankruptcy
Po Box 3251
Evansville IN 47731-3251

OppLoans
Attn: Bankruptcy
One Prudential Plaza, 130 E Randolph St,
Chicago IL 60601

PayDay America
181 River Edge Circle
Burnsville MN 55337-1627

Payday America, Inc
181 River Ridge Cir S
Burnsville, MN 55337-1627

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Quantum3 Group LLC as agent for
CKS Prime Investments LLC
PO Box 788
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for
Genesis FS Card Services Inc
PO Box 788
Kirkland, WA 98083-0788

Riverview Law Office
PO Box 570
Sauk Rapids MN 56379-0570

Sallie Mae, Inc
Attn: Bankruptcy
Po Box 9500
Wilkes Barre PA 18773-9500

True Accord
16011 College Blvd, Ste 130
Lenexa, KS 66219-9877

(p)US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
477 MICHIGAN AVE #1600
DETROIT MI 48226-2564

US Trustee
1015 US Courthouse
300 S 4th St
Minneapolis, MN 55415-3070

Velocity Investments, LLC
Attn: Bankruptcy
1800 Route 34n, Suite 305
Wall NJ 07719-9146

Verizon
by American InfoSource as agent
PO Box 4457
Houston, TX 77210-4457

Amanda M. Rosback
LifeBack Law Firm, PA
13 -7th Avenue South
Saint Cloud, MN 56301-4259

Andrew Michael Caldwell
16791 165th Street NE
Foley, MN 56329-9249

Chelsea Renee Eighner
16791 165th Street NE
Foley, MN 56329-9249

Kyle Carlson
Chapter 13 Trustee
PO Box 519
Barnesville, MN 56514-0519

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Continental Finance Co
Attn: Bankruptcy
4550 Linden Hill Rd, Ste 4
Wilmington DE 19808

Global Lending Services LLC
1200 Brookfield Blvd Ste 300
Greenville, South Carolina 29607

(d)Global Lending Services LLC
Attn: Bankruptcy
Po Box 10437
Greenville SC 29603

Portfolio Recovery Associates, LLC
Attn: Bankruptcy
120 Corporate Boulevard
Norfolk VA 23502

(d)Portfolio Recovery Associates, LLC
c/o Synchrony Bank
POB 41067
Norfolk VA 23541

U.S. Department of Housing and Urban Develop
77 West Jackson Boulevard
Chicago, IL 60604

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)MidFirst Bank
999 NW Grand Boulevard
Oklahoma City , OK 73118-6051

End of Label Matrix	
Mailable recipients	54
Bypassed recipients	1
Total	55

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re

Case No. 23-50075

Chelsea Renee Eighner
Andrew Michael Caldwell
Debtor(s).

SIGNATURE DECLARATION

- ☐ PETITION, SCHEDULES & STATEMENTS
☐ CHAPTER 13 PLAN
☐ VOLUNTARY CONVERSION, SCHEDULES AND STATEMENTS
☒ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS
☒ MODIFIED CHAPTER 13 PLAN
☐ OTHER (PLEASE DESCRIBE: _____)

I [We], the undersigned debtor(s) or authorized representative of the debtor, make the following declarations under penalty of perjury:

1. The information I have given my attorney for the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
2. The Social Security Number or Tax Identification Number I have given to my attorney for entry into the court's Case Management/Electronic Case Filing (CM/ECF) system as a part of the electronic commencement of the above-referenced case is true and correct;
3. **[individual debtors only]** If no Social Security Number was provided as described in paragraph 2 above, it is because I do not have a Social Security Number;
4. I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration;
5. My electronic signature contained on the documents filed with the Bankruptcy Court has the same effect as if it were my original signature on those documents; and
6. **[corporate and partnership debtors only]** I have been authorized to file this petition on behalf of the debtor.

Date: 05/04/2023

X

Chelsea Renee Eighner

Signature of Debtor1 or Authorized Representative

Chelsea Renee Eighner

Printed Name of Debtor 1 or Authorized Representative

X

Andrew Michael Caldwell

Signature of Debtor 2

Andrew Michael Caldwell

Printed Name of Debtor 2